

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Henry L. Cribb

514 Siskin Circle
North Augusta, South Carolina 29841

100746
SCDOI File Number ~~108679~~ 100733

**Consent Order Revoking
Resident Producer's License**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Henry L. Cribb, an insurance producer licensed to transact business in the State of South Carolina.

Mr. Cribb acknowledges that he processed several applications for insurance that were improperly completed, misrepresenting the insurer. Cribb contends that he had no knowledge of the inaccurate information provided on the applications. Nevertheless Cribb failed in his responsibilities to the insurer. This is a direct violation of § 38-43-130 (5) of the South Carolina Code which states that the Director of Insurance may revoke the license of a producer when he has deceived or dealt unjustly with the citizens of this State.

Prior to the initiation of any administrative proceedings by the Department against Mr. Cribb, the parties agreed to submit the entire matter to me, along with their specific recommendation, for my summary decision, rather than to proceed toward a formal public hearing. **The consensual recommendation was that Henry L. Cribb would voluntarily surrender his license for revocation.**

In accordance with my findings of fact, I now conclude, as a matter of law, that Mr. Cribb has willfully deceived and dealt unjustly with a citizen of this State, thereby violating S.C. Code Ann. § Section 38-43-130 (as amended).

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000).

Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of

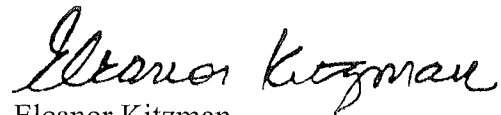
_____ Henry L. Cribb

insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110 (as amended).

It is, therefore, ordered that the license of Henry L. Cribb to do business as a resident insurance producer and bail bondsman within the State of South Carolina be, and is hereby, revoked and that no license, issued through the State of South Carolina Department of Insurance is to be issued to Henry L. Cribb thereafter.

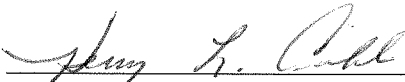
It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states and to each insurer for which Henry L. Cribb is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer.

This consent order becomes effective as of the date of my signature below.


Eleanor Kitzman
Director

March 24, 2005
Columbia, South Carolina

I CONSENT:



Signature

Henry L. Cribb
514 Siskin Circle
North Augusta, South Carolina 29841

Dated this 22 day of March 2005.